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Montana water development and renewable resource development public loan programs

APPLICATION GUIDELINES

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FORMS

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For The Water Development and Renewable Resource Development Public Loan Programs

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MONTANA WATER DEVELOPMENT AND RENEWABLE RESOURCE DEVELOPMENT PUBLIC LOAN PROGRAMS

GUIDELINES AND APPLICATION FORMS FOR PREPARING PUBLIC LOAN APPLICATIONS

This booklet explains how to apply for loans under Montana's Water Development and Renewable Resource Programs. It describes eligible loan applicants, funding limits, eligible projects and activities, loan approval and funding procedures, and applicant responsibilities. The booklet includes application forms.

If you have any questions write or call:

Department of Natural Resources
and Conservation
Water Resources Division
Water Development Bureau
1520 East Sixth Avenue
Helena, Montana 59620-2301
Phone: 444-6668

Applications must be postmarked no later than May 15 of even-numbered years so they can be evaluated before they are presented to the Montana Legislature.

IF YOU WANT BOTH A LOAN AND A GRANT, YOU MUST ALSO COMPLETE A GRANT APPLICATION. YOU MAY NOT APPLY FOR A GRANT IF YOU ARE REQUESTING A LOAN GREATER THAN $200,000.

WATER DEVELOPMENT AND RENEWABLE RESOURCE DEVELOPMENT PUBLIC LOAN PROGRAMS

THE WATER DEVELOPMENT LOAN PROGRAM

The Water Development Public Loan Program was established by the Montana Legislature in 1981, and is administered by the Department of Natural Resources and Conservation (DNRC). It promotes the beneficial use of water and allows Montanans to achieve full use of the state's water by providing financing for water development projects and activities. DNRC is authorized to issue up to $10 million in state general obligation bonds, and up to $250 million in coal severance tax bonds to finance water development projects and activities.

THE RENEWABLE RESOURCE DEVELOPMENT LOAN PROGRAM

The Renewable Resource Development Program was established in 1975 to develop renewable resources that will preserve the state's natural heritage and maintain the quality of public resources such as land, air, water, fish, wildlife, and recreational opportunities. DNRC is authorized to issue up to $5 million in state general obligation bonds to fund this program. In 1981, the legislature directed the Renewable Resource Development Program to address specific program areas; one is water development. The other program areas are timber stand improvement, agricultural land improvement, water reservation development, and other projects DNRC considers important.

ELIGIBLE APPLICANTS

State and local public entities including cities, towns, counties, irrigation districts, conservation districts, and water and sewer districts are eligible for Water Development Program and Renewable Resource Development Program public loan funds. Private applicants must complete the Private Loan Program Application. Applicants must have legal authority to incur debt for the proposed project, and the ability to repay a loan.

ELIGIBLE WATER DEVELOPMENT PROJECTS

Projects that conserve, distribute, develop, store, and use water for beneficial uses are eligible for funding. Also eligible are activities that protect and enhance water resources by promoting efficient use, management, and protection of water.

Examples of eligible projects include installing gravity irrigation systems, automating and rehabilitating irrigation systems, building or repairing irrigation dams, and constructing rural and community public water and sewer facilities.

ELIGIBLE RENEWABLE RESOURCE DEVELOPMENT PROJECTS

Eligible Renewable Resource Development projects include those which construct, purchase, or lease materials, facilities, or land for the conservation, management, use, or development of renewable resources.

Examples of eligible projects include managing livestock grazing, developing park and recreational facilities, reclaiming landfills, constructing solid waste resource recovery facilities, and improving timber stands.

Loans will not be made for projects that include both preliminary planning and construction. Final design costs may be included with a construction proposal but overall improvement plans, master plans, or feasibility studies must be separate from construction proposals.

LOAN LIMITS FOR WATER PROJECTS

Loans up to $200,000 are available, and are funded from the proceeds of state general obligation bonds. DNRC uses the proceeds to purchase bonds from eligible applicants. Revenue bonds are the most commmonly purchased bond, but DNRC can purchase special improvement district bonds, rural improvement district bonds, or general obligation bonds. Interest rates and terms vary. Rates for loans up to $200,000 are offered at the rate at which the state bond is sold. (In 1987, that rate was 7.32 percent). Repayment periods are up to 30 years but are limited to the life of the project.

Loans greater than $200,000 are also available, and are funded from proceeds of state coal severance tax bonds. Interest rates for these loans may be reduced below the rate of the state bond if financial feasibility and need is demonstrated. (The state rate for these bonds was 7.32 percent in 1987.) Repayment periods may be no more than 40 years, and typically do not exceed 20 years.

LOAN LIMITS FOR NONWATER-RELATED PROJECTS

Loans up to $100,000 are available for Renewable Resource Development projects. They are also funded from the proceeds of state general obligation bonds. Interest rates are the rate at which the state bond is sold. (In 1987 that rate was 7.32 percent.) Repayment periods are up to 30 years but are limited to the life of the project.

APPLICATION AND APPROVAL PROCESS

In February of the year (even-numbered years) before the legislative session (odd-numbered years), the application period opens for public loans. Applications are accepted until May 15 of each

even-numbered year. DNRC first reviews the application for completeness. You will be notified if application forms and required documentation are not complete, and you will be given a specific time to complete the requirements. Then applications are evaluated to determine if they are technically and financially feasible. During this process you may be required to submit additional documentation. Other state and federal agencies may be consulted to complete these evaluations. DNRC then recommends funding for feasible projects to the Water Development Advisory Council. The Advisory Council reviews the recommendations, and then DNRC submits a program proposal to the governor. The governor reviews the proposal and submits it to the legislature along with a companion appropriation bill. Applicants often ask their legislators to support their proposals. Applicants are notified of legislative hearings, and often testify in support of their project. The legislature makes the final funding decision.

FUNDING SCHEDULES

State bond sales to finance the loans are generally phased with the construction season so money will be available in time to meet project schedules. If your application is approved you will be notified of the proposed state bond sale and the anticipated interest rate prior to each sale. If you choose to be included in the sale, you will be asked to provide cost figures adjusted for inflation, and to agree to take the loan within one year of the bond sale. Once state bond proceeds are available, local bonds can be purchased on a schedule compatible with project construction. You may request DNRC approval of interim financing from another funding source if your construction schedule precedes loan availability.

If you are approved for both a loan and a grant, or need additional financing for your project, you should discuss a financing schedule with DNRC as soon as possible after legislative approval. If you need other funds in addition to DNRC funding, funding commitments must be made before DNRC includes the project in a state bond sale.

Loan funds are usually disbursed in a lump sum, and accounted for using procedures in a Bond Purchase Agreement made between you and DNRC. If the applicant is a municipality or a county, these procedures are compatible with local government accounting requirements monitored by the Local Government Services Division of the Department of Commerce. Repayments on the loan are generally in semi-annual installments.

YOUR RESPONSIBILITIES

If your application is approved, you are expected to enter into a bond purchase agreement, or a combination grant and bond purchase agreement. The agreement is negotiated when the construction contracts are signed and when all funding is secure and available. Talk to DNRC before you start any work with interim financing or other funds you need, to tide you through until DNRC loan or grant funds are available.

You will be given a model bond purchase agreement along with Professional Service and Construction Guidelines and a list of legal requirements for issuing local bonds. You must meet the requirements in these documents as stipulated by state law, so DNRC can buy your local bond when state funds are available.

You must also keep accurate financial records and documentation for audits during the term of the loan. DNRC must be permitted to monitor performance and visit the project site.

Narrative progress reports and financial reports are required quarterly. A final report is required when the project is complete. You must submit annual financial reports during the life of the loan.

Please include a non-refundable $150 application fee.

PUBLIC LOAN APPLICATION CHECKLIST

____1. Application Fee $150.00 (Make checks payable to DNRC)

____2. Application Summary

____3. Technical Narrative

____4. Technical Documentation

a. Statistical or technical reports on natural resources features of the project site
b. Narrative reports on the natural resource features of the project
c. Engineering design reports
d. Maps
e. Property records and permits
f. Water rights permits

____5. Financial Documentation

a. Budget
b. Statement of financial condition
c. Rate schedule
d. Other funding commitments or status documentation

____6. Representative pictures of the project and/or problem.

Two copies of your application and supporting documentation should be postmarked no later than May 15 of even-numbered years, and mailed to:

Department of Natural Resources
and Conservation
Water Resources Division
Water Development Bureau
1520 East Sixth Avenue
Helena, Montana 59620-2301

Inquiries may be mailed to DNRC or call 444-6668.

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Development Public Loan Programs

PUBLIC LOAN APPLICATION SUMMARY

I. APPLICANT INFORMATION

A. Applicant Name _____

B. Mailing Address _____

C. City, State, Zip _____

D. Telephone Number(s): _____

E. Contact Person _____

1. Address if different from Project Sponsor _____

2. Telephone _____

F. This loan is requested by a(n) (Check one)

___ City, town or county

___ County water or sewer district

___ Irrigation district

___ Rural improvement district

___ Conservation district

___ Special improvement district

___ Other (Specify) _____
_____

II. PROJECT INFORMATION

A. Project Title _____

B. Brief Project Description _____
_____
_____
_____

C. Project Budget (as per application budget on pages 23-27)

DNRC
Funding Request: *DNRC Loan $_____
**DNRC Grant $_____

Applicant Funds $_____

Other Funding Sources _____ $_____
(List amount and name of source)

TOTAL PROJECT COST $_____

* Loans for nonwater related projects cannot exceed $100,000. Loan requests cannot exceed $200,000 if a grant is also requested.

** If you want both a DNRC loan and a grant you must also complete a grant application. Grant requests cannot exceed $100,000 or 25 percent of the total cost of the project.

D. Authorizing Statement

I (We) hereby declare that the information, and all attachments to this application are true, complete, and accurate to the best of my (our) knowledge, and that the project or activity complies with all applicable state, local, and federal laws and regulations.

I (We) further declare that I am (we are) legally authorized to enter into a binding contract with the Department of Natural Resources and Conservation to obtain loan and grant funds, if this application receives approval.

_____ _____, 19____
Signature and Title of Authorized Representative of Public Entity Applicant — Date

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Development Public Loan Programs

TECHNICAL NARRATIVE
INSTRUCTION SHEET

At a minimum, the technical narrative should include the following:

Checklist

____A. A clear statement of the purpose of the project and the specific objectives to be accomplished.

____B. A thorough description of the project that shows how the project will accomplish the objectives.

____C. A discussion of the history of the project or problem addressed by the project, and all work previously conducted.

____D. A description of the technical alternatives and the reason the proposed alternative was selected.

____E. A specific description of the implementation plan.

____F. A schedule, (preferably in chart form) for completing each phase of the project.

____G. A discussion of the effects, positive or negative, the project will have on water quantity and quality, soils, vegetation, wildlife, and other natural resources.

____H. A description of the final project results, how they will be used, and by whom.

II. Instructions for Documentation

You are urged to submit as much relevant, sound documentation about the project as you have.

A. Include appropriate data on the natural features of the project area such as soils, vegetation, geology, and hydrology. Include completed technical reports and studies on the project. All engineering design work submitted for construction projects should name the design standards used, and should be prepared by a professional engineer licensed to practice in Montana. DNRC may exempt the professional engineer requirement if work is done by an experienced person in the project field, following designs established by a professional engineer. An example of this circumstance

might be an irrigation project with design work completed by a technician following Soil Conservation Service (SCS) design procedures.

B. Include a topographic map or aerial photo that locates the project or activity by sections, townships, and ranges. Identify all proposed construction sites, sources of water, points of water diversion, places of water use, and water conveyance structures. Title all maps and include a scale and a north arrow.

C. Include verification of deeds, easements, or right-of-way agreements that will be required to complete your project, or describe property agreements that will be needed to begin the project. Water right certificates, proof of use rights, or acknowledgment of water right claim should also be included. Some construction projects may require other permits. Prepare a list of permits you have obtained, or must obtain to complete the project.

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Development Public Loan Program

TECHNICAL NARRATIVE

(use additional pages as needed)

Applicant _____

Project Title _____

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Public Loan Programs

ENVIRONMENTAL ASSESSMENT

Instructions: Complete the following assessment.

1. Does the project deal solely with the rehabilitation of facilities? Yes _____ No _____

2. Will the proposed project or activity take place on or near a state or federal:

   a. wild and scenic river
      Yes _____ No _____ If yes, where _____

   b. wilderness area
      Yes _____ No _____ If yes, where _____

   c. primitive area
      Yes _____ No _____ If yes, where _____

   d. wildlife management area
      Yes _____ No _____ If yes, where _____

   e. recreational site
      Yes _____ No _____ If yes, where _____

3. Will the planned project divert water from a blue ribbon stream or similarly important fishery?

   Yes _____ No _____ If yes, where _____

4. Will the proposed project or activity take place on or near:

   a. big game winter or seasonal range
      Yes _____ No _____ If yes, where _____

   b. upland game bird habitat
      Yes _____ No _____ If yes, where _____

   c. bald eagle nesting sites
      Yes _____ No _____ If yes, where _____

   d. waterfowl and furbearer habitats
      Yes _____ No _____ If yes, where _____

   e. important riparian or wetland areas
      Yes _____ No _____ If yes, where _____

5. Is saline seep (soil salinity) a present or potential problem in the vicinity of the proposed project or activity?
   Yes _____ No _____

6. Are there any known sites of historic or prehistoric importance near the proposed project or activity?
   Yes _____ No _____
   If yes, where _____

7. Are there any present land uses that would be limited or precluded if the proposed project or activity is undertaken?
   Yes _____ No _____
   If yes, what _____

8. Is there any other information about the environmental or social impact of the project that should be taken into consideration?

_____

_____

_____

_____

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Development Public Loan Programs

LOAN FINANCIAL NARRATIVE AND BUDGET FORM INSTRUCTION SHEET

IF YOU WANT BOTH A GRANT AND LOAN, COMPLETE THE FOLLOWING FINANCIAL NARRATIVE AND BUDGET FORMS. DO NOT COMPLETE THOSE IN THE GRANT APPLICATION.

I. Instructions for Narrative

The narrative must clearly demonstrate that the project or activity can be done within the proposed budget. In your narrative, provide a general discussion of the spending plan, and explain each budget item in relation to the total budget. The financial narrative should make clear the reason why the budget was developed as proposed. Include the source of all cost estimates. Discuss the cost of the selected project as opposed to the alternatives described in the technical feasibility section.

You must demonstrate that you are able to repay the loan. Describe what type of bond you plan to issue for sale to the state: a revenue bond, a special improvement district bond, a general obligation bond, an irrigation district bond, a county water or sewer district bond, or a conservation district bond. Describe the rate or assessment increases anticipated to repay the proposed loan. A 10 percent interest rate and 20-year term may be used to estimate the semiannual loan repayment. State if you will need Public Service Commission approval for a municipal rate increase.

Identify all funding sources for your project. Describe your efforts to secure those funding commitments. If you applied to other funding agencies, give the date of the application, when a funding decision is expected, and state whether it is a grant or loan request. State how much money you will provide, and describe your in-kind contributions. If community funds are contributed, state whether they are general revenues or loan funds. If you plan to borrow from the private sector, fully describe your borrowing plans. Include in the financial feasibility narrative any other information that would be helpful in assessing your financial commitment to completing the project. Also include any information on anticipated changes in the local economy, such as a new industry, or plant closures.

II. Instructions for Budget

Use the budget forms provided, unless they are not appropriate. Then substitute an alternate budget form. Budgets should estimate costs as completely and accurately as possible. The forms include major expense categories and separate the actual project costs from the

administrative, engineering, land acquisition, and permitting costs, which are sometimes not anticipated. Construction projects should include a contingency expense of 10 percent of the construction costs to cover unexpected expenses. An inflation contingency may also be included as a project cost, and must be identified as such on the budget form. Time elapses between project approval and funding, so an inflation contingency may assure that funds are sufficient to complete the project. Actual funding cannot exceed the amount authorized by the legislature.

III. Complete the Statement of Financial Condition. It provides the basic statistics regarding your revenues and debts. The information is available in the Annual Financial Statements prepared for the Montana Department of Commerce.

IV. Complete the Rate and Assessment Information Sheet. This provides the information for assessing your financial need. The information is also available in the Annual Financial Statements prepared for the Montana Department of Commerce and county property records.

V. Financial Documentation

A. Include copies of cover letters for funding applications to other agencies, and letters of inquiry and responses.

B. Include budget documents which show any local fund reserve you plan to use, resolutions agreeing to establish Special Improvement Districts (SID's), Rural Improvement Districts (RID's), to issue revenue bonds, or to hold a bond election.

C. Provide the most current rate or assessment schedule for your project.

D. Provide maps of all the SID's and RID's described in the Rate and Assessment Information Sheet.

E. Provide a copy of the adopted current budget for the system you want to finance which shows all anticipated costs and revenues.

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Public Loan Programs

FINANCIAL FEASIBILITY NARRATIVE

(use additional pages as needed)

Applicant _____

Project Title _____

DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION
RENEWABLE RESOURCE AND WATER DEVELOPMENT PROGRAMS

PROJECT BUDGET FORM

I. CONTRACT ADMINISTRATION

A. **Employee & Contracted Personnel**

Position Titles (list is not intended to be inclusive) Please indicate wages and allocation of time for each project position.	DNRC Grant	Non-DNRC	Total	Funding Source (if not DNRC)
Administrator/Project Manager	$	$	$	
Accountant				
Attorney				
Bond Counsel				
Fringe Benefits				
Subtotal Salaries and Benefits	$	$	$	

B. **Associated Costs** (list is only an example)

Office Rent	$	$	$	
Equipment Rent, Lease, or Purchase				
Utilities				
Communications				
Supplies				
Travel				
Other (specify)				
Subtotal Associated Costs	$	$	$	
TOTAL CONTRACT ADMINISTRATION COSTS	$	$	$	

II. **PROFESSIONAL/TECHNICAL COSTS**

A. **Employee & Contracted Personnel**

Position Titles (list is an example only) Please indicate wages and allocation of time for each project position.	DNRC Grant	Non-DNRC	Total	Funding Source (if not DNRC)
Project Engineer	$	$	$	
Hydrologist				
Soils Engineer				
Project Inspector				
Fringe Benefits				
Subtotal Salaries and Benefits	$	$	$	

B. **Associated Costs**
(list is an example only)

Laboratory Costs	$	$	$	
Travel				
Communications				
Printing				
Supplies				
Equipment Rent, Lease, or Purchase				
Other (specify)				
Subtotal Associated Costs	$	$	$	
TOTAL PROFESSIONAL/TECHNICAL COSTS	$	$	$	

III. **CONSTRUCTION COSTS**
(list is an example only)

	DNRC Grant	Non-DNRC	Total	Funding Source (if not DNRC)
Labor	$	$	$	
Equipment				
Land or Structure Aquisition				
Materials				
Other (specify)				
Subtotal Construction Costs	$	$	$	
Contingency for unexpected costs (10%)				
TOTAL CONSTRUCTION COSTS	$	$	$	

		DNRC Grant	Non-DNRC	Total	Funding Source (if not DNRC)
IV.	**FINANCING COSTS** Interest During Construction: If you anticipate beginning construction following legislative approval but before state bond proceeds become available you may need a short term loan. Consult a financial institution for an interest estimate. Interest on this short-term note is an allowable project cost. TOTAL INTEREST DURING CONSTRUCTION	$	$	$	
V.	**PROJECT COST (Sum of I, II, III & IV)**	$	$	$	
VI.	**INFLATION CONTINGENCY** An inflation contingency of up to 6 percent per year may also be included as a project cost. (This is an average inflation rate forecast). TOTAL INFLATION CONTINGENCY	$	$	$	
VII.	**BOND ADMINISTRATION** A fee for servicing the loan and to share the costs for the state bond sale. Enter 3 percent of item V (Project Cost). TOTAL BOND ADMINISTRATION FEE	$	$	$	
VIII.	**TOTAL PROJECT COSTS (Sum V, VI & VII)**	$	$	$	

IX. **TOTAL REVENUE FOR ACTIVITY**

A. DNRC Revenue
Loan Amount Requested* $_____
Grant Amount Requested** $_____
Subtotal DNRC funding $_____

B. Other Funding Sources:
List and specify grant or loan

_____ $_____
_____ $_____
_____ $_____
_____ $_____
_____ $_____
_____ $_____

Subtotal other funding sources $_____

C. TOTAL PROJECT REVENUE: $_____

* If you apply for a DNRC grant for a water project you cannot request more than a $200,000 loan. Loans for non-water related projects cannot exceed $100,000.

** If you want a DNRC grant, you must also complete a grant application. Grant requests cannot exceed $100,000 or 25 percent of the total cost of the project.

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Public Loan Programs

STATEMENT OF FINANCIAL CONDITION

Applicant _____

Project Title _____

I. The assessment books showing the value of the taxable property in our jurisdiction (City, County, County Water or Sewer District, Irrigation District) as determined by the most recent assessment for State and County taxes, and corrected by the Department of Revenue in the year 19__, are kept and maintained in our office and show the full cash value and the taxable or assessed value of said property as follows:

	Market Value	Assessed or Taxable Value
Real Property	$	$
Personal Property	$	$

II. The total outstanding indebtedness of our jurisdiction as of _____, 19__ was as follows:

OUTSTANDING BONDS (list each issue separately)

Date of Issue	Purpose	Years of Maturities	Interest Rate	Interest Payment Dates	Amount Outstanding
1. General Obligation Bonds					
2. Revenue Bonds					

III. As of _____, 19__, our jurisdiction has the following funds on hand for payment of the principal and interest on the bonds described in II.

Date of Issue	Purpose	Amount of Cash

IV. Our jurisdiction had outstanding special improvement bonds or warrants, and had funds on hand for payment of the bonds or warrants, as follows:

Nature of Improvement	Amount Outstanding	Cash on Hand

V. There is no litigation threatened or pending questioning the organization boundaries of said jurisdiction or questioning the right and power of the jurisdiction and its officers to issue bonds for any purpose or to levy, collect, and apply taxes or other revenues for the payment of any bonds of the jurisdiction.

_____

Signature and Title of Chief
Official of Jurisdiction

Department of Natural Resources and Conservation
Water Development and
Renewable Resource Public Loan Programs

RATE AND ASSESSMENT INFORMATION SHEET

I. Applicant _____

II. Project Title _____

III. User and Fee Information for System. For each class of user listed on the table below, provide the number of users and the annual fee per user if a flat fee is charged, or an average annual fee if the fee is based on water usage. In the right hand column provide the rate needed to repay the loan you request. (Complete this section only if users will be repaying the debt, i.e., municipal water or sewer revenue bonds, county water or sewer district bonds.)

Type of Users on System to be Financed	Current		Projected		*Annual Fee Per User to Repay Loan
	Users	Annual Fee	Users	Annual Fee	
A. Residential					
B. Commercial					
C. Industrial					
D. Institutional					
E. TOTAL USERS AND RATE REENUES					

IV. Describe the number and type of users you serve outside your jurisdictional boundaries and any increase or decrease in these users in the last 5 years.

*Use 10 percent interest and a 20-year term to figure loan repayment.

V. Existing Special Property Assessments In Proposed Project Area. List all Special Improvement Districts (SID) or Rural Special Improvement Districts (RSID) in the proposed project area, even if the district is only partically within the project area. (Complete this section only if property assessments will be used to repay the loan, i.e., SIDs, RSIDs, General Obligation Bonds.) INCLUDE A MAP OF EACH SID LISTED, SHOWING THE BOUNDARIES OF THE SID AND THE PROJECT AREA.

		Current		Projected	
Type of Special Property Assessment	Rate	Number of Properties	Annual Revenues	Number of Properties	Annual Revenues
A. SIDs					
B. RSIDs					
C. Fire Districts					
D. Other					

F. How many properties are in the proposed project area? _____

G. What is the average annual per property assessment needed to repay the loan? _____ (Use 10 percent interest and a 20-year term to figure loan repayments.)

VI. Acreage Assessments (Complete this section only if acreage assessments will be used to repay the loan, i.e., Irrigation District Bonds.)

Current		Projected	
Number of Acres	Annual Acreage Assessment	Number of Acres	Acreage Assessment

*VII. What is the average annual per acre assessment needed to repay the loan? _____ (Use 10 percent and a 20-year term to figure loan repayments.)

VIII. Provide an estimated percentage of the acreage in the district or project area within the district, by type of ownership: individual or family farm, family-held corporations, public corporations, or partnerships.

MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION

1520 EAST SIXTH AVENUE
HELENA, MONTANA 59620-2301

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